

# Exhibit J

Borrower # 1 had seven student loans with school certifications:

Borr SSN	IntID	App Recvd Date	App Source Desc	Recvd Date	Prnote Rec Date	Cert Recvd Date	Cert Source Desc	Loan From Date	Loan To Date	Borrower Request Amt	Borr Sign Date	Sch Code	School Name	School Cert Amt	School Cert Date	Lender Amt
redacted	redacted	12-Mar-08	Web Application	12-Mar-08	12-Mar-08	19-Mar-08	ELMNet3 XML Application	27-Aug-07	3-May-08	1000	28-Jul-07	224300	University	1000	19-Mar-08	1000
redacted	redacted	17-Oct-08	Web Application	17-Oct-08	17-Oct-08	24-Oct-08	ELMNet3 XML Application	22-Dec-08	9-May-09	3000	28-Jul-07	224300	University	940	24-Oct-08	940
redacted	redacted	27-Jul-08	Web Application	27-Jul-08	27-Jul-08	4-Aug-08	ELMNet3 XML Application	18-Aug-08	9-May-09	10000	28-Jul-07	224300	University	4686	4-Aug-08	4686
redacted	redacted	26-Jul-05	Web Application	26-Jul-05	26-Jul-05	28-Jul-05	Web Application	29-Aug-05	6-May-06	8316	26-Jul-05	224300	University	8316	28-Jul-05	7681
redacted	redacted	10-Aug-06	Web Application	10-Aug-06	10-Aug-06	14-Aug-06	Web Application	24-Aug-06	5-May-07	5500	10-Aug-06	224300	University	4322	14-Aug-06	4322
redacted	redacted	26-Jul-07	Web Application	26-Jul-07	31-Jul-07	3-Aug-07	ELMNet3 XML Application	20-Aug-07	3-May-08	4900	28-Jul-07	224300	University	4900	3-Aug-07	4900
redacted	redacted	6-Jan-08	Web Application	6-Jan-08	6-Jan-08	11-Jan-08	ELMNet3 XML Application	7-Jan-08	3-May-08	1000	28-Jul-07	224300	University	1000	11-Jan-08	1000

For three of Borrower 1's loans (coded in yellow), the school certified amount equaled Borrower 1's requested amount, which equaled the disbursed amount.

For three of Borrower 1's loans (coded in orange), the school certified amount was less than Borrower 1's requested amount and the amount disbursed was equal to the school certified amount. Disclosures attached.

For one of Borrower 1's loans (coded in green), the school certified amount equaled Borrower 1's requested amount, but the disbursed amount was less.

Citibank USA, N.A.  
P.O. Box 6074  
Sioux Falls, SD 57117-6074

August 15, 2006

1-800-967-2400  
Fax 1-800-723-2777  
TDD 1-800-846-1298  
studentloan.com

## DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
08.672	7,389.70*	4,322.00	11,711.70*

Payment Schedule:

Number of Payments:  
234\*

Amounts of Payments:  
50.05\*

When payments are due:  
On the 06 day of each month  
beginning on 12/06/2009\*

**Variable Rate:** Your rate of interest may increase during the term of this transaction if the index used by Citibank USA, N.A. increases. Your rate of interest may change on the first (1st) day of January, April, July, or October of each year ("Change Dates") until your loan is repaid. There is no limit on the amount which your rate of interest may increase during any period. Any increase in the rate of interest will take the form of an increase in the number of payments, higher monthly payments or both. Any increase in the number of payments to repay the loan will never exceed the maximum outlined in your promissory note. As an example of a rate increase, if your loan had a principal balance of \$10,000 at the prior quarter's Change Date (where the interest rate became 9.50% and there were 111 payments remaining), and that rate then increased by 0.50% to 10.0% (due to an increase in the index at the following Change Date), your regular monthly payment would increase from \$135.73 to \$138.38 per month, an increase of \$2.65. For this example, the number of payments does not increase.

**Late Charge:** If, during your repayment period, any portion of your monthly payment remains unpaid for a period of more than 10 days after the due date, you may be charged a late payment charge equal to the lesser of either 5% of your payment amount or \$5.00, but never more than the maximum allowed by law.

**Security Interests:** You are giving lender / servicer a security interest in all refunds of the proceeds (disbursements) of this loan given to you by your educational institution or any other party. Collateral securing other loans held by your lender / servicer, except those securing your principal dwelling, may also secure this loan.

**Prepayment:** If you pay off early, you will not have to pay a penalty.

See your contract documents for additional information regarding non-payment, default, and any required repayment in full before the scheduled date, prepayment refunds, any security interests and penalties.

Itemization of Amount Financed of: 4,322.00

0.00	Amount given to you directly
0.00	Amount paid to your account
4,322.00	Amount paid to [REDACTED] UNIVERSITY on your behalf
0.00	Prepaid Finance Charge

\*Estimated

Citibank (South Dakota), N.A.  
P.O. Box 6074  
Sioux Falls, SD 57117-6074

August 5, 2008

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### DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
07.195	3,128.04*	4,686.00	7,814.04*

Payment Schedule:

Number of Payments:  
156\*

Amounts of Payments:  
50.09\*

When payments are due:  
On the 06 day of each month  
beginning on 12/06/2009\*

**Variable Rate:** Your rate of interest may increase during the term of this transaction if the index used by Citibank, N.A. increases. Your rate of interest may change on the first (1st) day of January, April, July, or October of each year ("Change Dates") until your loan is repaid. There is no limit on the amount which your rate of interest may increase during any period. Any increase in the rate of interest will take the form of an increase in the number of payments, higher monthly payments or both. Any increase in the number of payments to repay the loan will never exceed the maximum outlined in your promissory note. As an example of a rate increase, if your loan had a principal balance of \$10,000 at the prior quarter's Change Date (where the interest rate became 9.50% and there were 111 payments remaining), and that rate then increased by 0.50% to 10.0% (due to an increase in the index at the following Change Date), your regular monthly payment would increase from \$135.73 to \$138.38 per month, an increase of \$2.65. For this example, the number of payments does not increase.

**Late Charge:** A late fee of up to \$15 per payment may be assessed for any payment more than 10 days past due.

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Itemization of Amount Financed of: 4,686.00

0.00	Amount given to you directly
0.00	Amount paid to your account
4,686.00	Amount paid to [REDACTED] UNIVERSITY on your behalf
70.29	Prepaid Finance Charge

\*Estimated

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P.O. Box 6074  
Sioux Falls, SD 57117-6074

December 5, 2008

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## DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
05.959	104.40*	940.00	1,044.40*

Payment Schedule:

Number of Payments:  
20\*

Amounts of Payments:  
52.22\*

When payments are due:  
On the 06 day of each month  
beginning on 12/06/2009\*

**Variable Rate:** Your rate of interest may increase during the term of this transaction if the index used by Citibank, N.A. increases. Your rate of interest may change on the first (1st) day of January, April, July, or October of each year ("Change Dates") until your loan is repaid. There is no limit on the amount which your rate of interest may increase during any period. Any increase in the rate of interest will take the form of an increase in the number of payments, higher monthly payments or both. Any increase in the number of payments to repay the loan will never exceed the maximum outlined in your promissory note. As an example of a rate increase, if your loan had a principal balance of \$10,000 at the prior quarter's Change Date (where the interest rate became 9.50% and there were 111 payments remaining), and that rate then increased by 0.50% to 10.0% (due to an increase in the index at the following Change Date), your regular monthly payment would increase from \$135.73 to \$138.38 per month, an increase of \$2.65. For this example, the number of payments does not increase.

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Itemization of Amount Financed of: 940.00

0.00	Amount given to you directly
0.00	Amount paid to your account
940.00	Amount paid to [REDACTED] UNIVERSITY on your behalf
0.00	Prepaid Finance Charge

\*Estimated